

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:)	
)	
Gerald W. Doubt)	Case No. 18-20049 GLT
Angela M. Doubt)	
Debtor(s))	Chapter 13
)	Related to Docket No. 76
Gerald W. Doubt)	
Angela M. Doubt)	
Movant(s))	
)	
vs.)	
)	
Ronda J. Winnecour, Trustee)	
Respondent(s))	

ORDER APPROVING POSTPETITION
AUTOMOBILE FINANCING

This matter comes before the Court upon the CONSENT ORDER OF THE DEBTOR FOR POSTPETITION FINANCING filed by Debtor. Based upon the foregoing, and for good cause shown, it is hereby ORDERED, ADJUDGED, and DECREED that:

1. The Consent Order is GRANTED as provided by the terms of this Order. Debtor is authorized to obtain secured financing for the purchase or lease of a replacement vehicle on the following terms:

- (a) the total amount of financing shall not exceed \$25,000.00; and
- (b) the monthly payments made under the financing agreement shall not exceed \$450.00; and
- (c) the interest rate shall not exceed 21%

2. To the extent that Debtor secure financing for the purchase of a new vehicle, such payments shall be made through the chapter 13 plan. Within 30 DAYS of securing such financing, Debtor shall file:

- (a) an amended chapter 13 plan; and
- (b) a report of financing which will include the details of the automobile financing.

3. To ensure the prompt and timely payment of the automobile loan, Debtor shall make a supplemental payment to the chapter 13 trustee within 7 days of filing the report of financing (and each month thereafter as necessary) in an amount sufficient for the trustee to cover the installments due on the loan. The supplemental payments shall be in addition to the regular plan payment, pending confirmation of the amended plan.

4. Pending confirmation of any amended plan providing for the new post-petition loan payments, the trustee is authorized to make monthly adequate protection payments to a lender that will be determined at the time of vehicle financing. A consent order providing for adequate protection payments for the new vehicle will be filed within 7 days of vehicle financing providing for the contract amount so long as sufficient supplemental funds are provided by Debtor.

5. Notwithstanding the inclusion of the post-petition loan within an amended chapter 13 plan, the underlying terms of the loan shall not be modified absent the consent of the post-petition vehicle lender.

6. Debtor shall serve copies of this Order on all creditors eligible to receive distributions through the chapter 13 plan and file proof of the same with the Court.

7. The Debtors are permitted to utilize their 2013 Chrysler Minivan as a trade in toward the purchase of a new vehicle.

Prepared by: Kenneth Steidl, Esquire

DATED: December 04, 2020


Hon. Gregory J. Taddonio
UNITED STATES BANKRUPTCY JUDGE

Case Administrator to Mail to:
Gerald and Angela Doubt
Kenneth Steidl, Esquire
Ronda J. Winnecour, Esq.
Office of the U.S. Trustee

Consented to:

/s/ Kate DeSimone
Kate DeSimone, Esquire
Office of the Chapter 13 Trustee

/s/ Kenneth Steidl
Kenneth Steidl, Esquire
Attorney for the Debtors

In re:
Gerald W. Doubt
Angela M. Doubt
Debtor(s)

Case No. 18-20049-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Dec 04, 2020

User: culy
Form ID: pdf900

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 06, 2020:

Recip ID	Recipient Name and Address
db/jdb	+ Gerald W. Doubt, Angela M. Doubt, 310 Penn Ave., Lyndora, PA 16045-1058

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 06, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 4, 2020 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Freedom Mortgage Corporation bnicholas@kmlawgroup.com
George M Conway	on behalf of U.S. Trustee Office of the United States Trustee george.m.conway@usdoj.gov
Kenneth Steidl	on behalf of Joint Debtor Angela M. Doubt julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@st eidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com
Kenneth Steidl	on behalf of Debtor Gerald W. Doubt julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@st eidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com

District/off: 0315-2

User: culy

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Total Noticed: 1

Lauren M. Lamb

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Office of the United States Trustee

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S. James Wallace

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PNGbankruptcy@peoples-gas.com

Thomas Song

on behalf of Creditor Freedom Mortgage Corporation pawb@fedphe.com

TOTAL: 12